

## Upromise College Fund: Exciting changes ahead

We're pleased to tell you about some terrific enhancements in store for your Upromise College Fund 529 Plan ("SSgA Upromise 529" or "The Plan"). There's a new name, the **SSgA Upromise 529 Plan**; a new Investment Manager, State Street Global Advisors (SSgA); and much more, including a new investment lineup, **lower average expenses on an asset-weighted basis**, and simplified ways to save.

### In this newsletter...

On the following pages you'll find important information about the transition to the SSgA Upromise 529, including:

- ▶ **How your money will move from your existing Vanguard investment option(s) to the new SSgA investment option(s) and the Savings Portfolio, as applicable**
- ▶ **An overview of the new investment choices to be made available**
- ▶ **A timeline of key dates**
- ▶ **A brief introduction to SSgA, exchange traded funds (ETFs), and the SPDR<sup>®</sup> ETF fund family**



*"We are very excited to welcome State Street Global Advisors to our Nevada family of national college savings plans. The SSgA Upromise 529 Plan will provide families saving for college across America with an innovative product design aimed at providing exceptional service at significantly lower costs."*

— Kate Marshall, Nevada State Treasurer



### Who is State Street Global Advisors (SSgA)?

State Street Global Advisors (SSgA) is a global leader in asset management with \$1.8 trillion in assets under management as of December 31, 2011. Sophisticated investors worldwide rely on SSgA for their disciplined, precise investment process and powerful global investment platform that provide access to every major asset class, capitalization range, and style. As the asset management business of State Street Corporation, one of the world's leading providers of financial services to institutional investors, SSgA has the financial strength, global expertise, and advanced research capabilities to deliver client-focused solutions. SSgA also attained ETF industry leadership with SPDR, including first-to-market launches with gold, international real estate and fixed income, and sector ETFs. Today, SSgA represents 103 domestic and 38 international exchange traded funds with approximately \$274 billion in total assets in their SPDR ETF family.<sup>1</sup>

To learn more, visit [www.ssga.com](http://www.ssga.com).

### There's nothing you need to do at this time.

Your account information and records will remain with Upromise Investments, and your investments will be automatically transitioned into the new investment options.

This newsletter explains how the transition will work and highlights the new features and benefits of the SSgA Upromise 529.

<sup>1</sup> As of December 31, 2011. This AUM includes the assets of the SPDR Gold Trust (approx. \$63 billion as of December 31, 2011), for which State Street Global Markets, LLC, an affiliate of State Street Global Advisors serves as the marketing agent.

# SUMMARY OF CHANGES TO YOUR 529 PLAN

From new investment options and lower costs to ETFs and simplified College Date choices, the SSgA Upromise 529 will make saving for college easier and more efficient than ever. Here are some of the changes you can look forward to:

**New investment manager:** As part of the transition, SSgA will replace The Vanguard Group, Inc. ("Vanguard") as the investment manager for the majority of investment options in the Plan. The Savings Portfolio will continue to be managed by its current investment manager. SSgA is one of the world's largest asset managers and brings a sophisticated, institutional-style portfolio management approach to this Plan.

**New investment options:** The current investment options managed by Vanguard will be replaced by a suite of new investment options managed by SSgA. Included in this new menu of offerings will be: 1) College Date Portfolios, 2) Risk-Based Portfolios, and 3) Static Portfolios.

**Lower average costs:** The College Date and Risk-Based Portfolios will have annual asset-based plan fees ranging from 0.45%–0.57% (depending on which investments you choose), with an average weighted asset-based plan fee of 0.49%. The annual asset-based plan fees for the Static Portfolios will range from 0.33% to 0.89%. Compare this to the current Plan in which the annual asset-based plan fee for each portfolio is 0.57%, with the exception of the Savings Portfolio, which remains at 0.29%.

**Investment Options that can react to volatile market conditions:** The new College Date and Risk-Based Portfolios provide SSgA with the ability to make changes to each portfolio's asset allocation, within an allowable range, in response to changing market conditions. This style of investment management — tactical asset allocation — provides SSgA with the potential to improve the performance of the portfolios over time through market insight and research.

**Exchange Traded Funds (ETFs):** The underlying funds for the new investment options to be offered in the SSgA Upromise 529 are ETFs and, where applicable, an SSgA money market mutual fund. ETFs are a low-cost type of fund that allows for more efficient investment of account owners' portfolios.

**Sophisticated investment approach:** The College Date and Risk-Based Portfolios use up to 15 underlying funds to employ greater diversification. Additionally, the asset allocations for the College Date Portfolios adjust each quarter to more effectively seek to control risk for investors.

## **Continued access to additional savings opportunities to help you reach your goals**

As you know, saving for college can be a challenge. The SSgA Upromise 529 will continue to offer great ways to add to your savings:

**Ugift® — Give College Savings:** Ugift is an innovative program that lets family and friends celebrate a child's milestones with a gift contribution to your SSgA Upromise 529 account. Simply log on, click on the Ugift logo, and enter a celebration, its date, and the recipient's email information to create invitations. Ugift does the rest.

**Upromise rewards service:** Earn even more cash back for college. This service, with over 10 million members, helps families earn cash back for college with thousands of America's leading companies. Things you do every day can add to your college savings: shopping, eating out, filling your gas tank, buying groceries, traveling, and more. These earnings can be transferred automatically to your SSgA Upromise 529 account on a periodic basis, subject to a \$25 minimum. To learn more, visit [www.upromise.com](http://www.upromise.com).\*

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\* Upromise is an optional service offered by Upromise, Inc., is separate from the SSgA Upromise 529 Plan, and is not affiliated with the State of Nevada. Terms and conditions apply to the Upromise service. Participating companies, contribution levels, and terms and conditions are subject to change at any time without notice.

## The New SSgA Upromise 529 Plan Investment Line Up

We are pleased to offer three types of investment options managed by SSgA for the SSgA Upromise 529: College Date Portfolios, Risk-Based Portfolios, and 15 Static Portfolios. The Savings Portfolio continues to be managed by Sallie Mae Bank. A wide range of factors were considered when choosing the specific investments for the enhanced lineup, including diversification across asset classes, underlying fund expenses, and the ability of a portfolio to attract and retain assets over the long term. For more information on the SSgA Upromise 529 investment options, please refer to the Plan Description and Participation Agreement, which will be available after the transition.

### College Date Portfolios

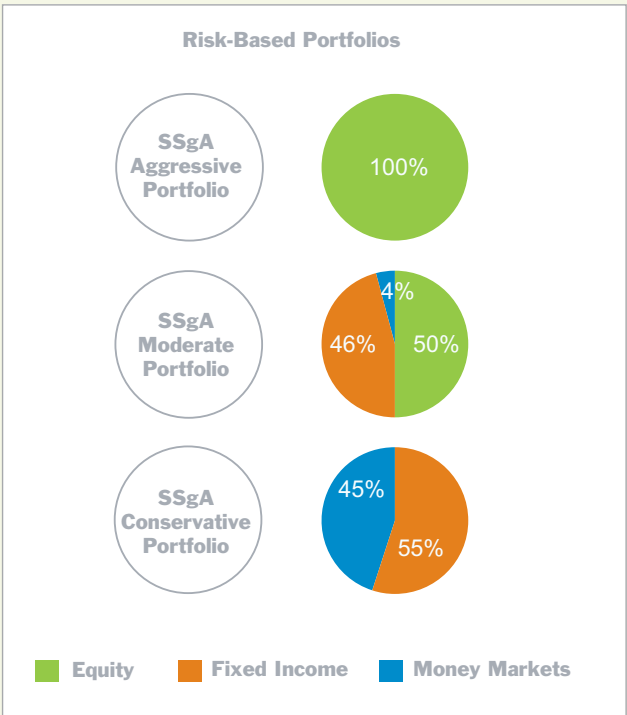
College Date Portfolios are designed to make investing as easy as selecting the year in which the beneficiary is expected to start college. With a College Date investment option, the portfolio's investment track is automatically adjusted from more aggressive to more conservative as your beneficiary grows older (and closer to the selected college date year). Each portfolio features global diversification, tactical asset allocation, and utilizes the precision of low-cost passive SPDR ETFs.



Historically speaking, portfolios with higher allocations in bonds and money market securities tend to be less volatile than those with higher stock allocations. Less-volatile portfolios generally may not decline as far when markets go down, but they also may not appreciate in value as much when markets go up.

## Risk-Based Portfolios

If you prefer investing in strategies designed specifically to match the level of risk you are comfortable assuming in your account, then Risk-Based Portfolios may be a good fit for you. Unlike College Date Portfolios, the asset allocations for these portfolios do not change over time. You can select an aggressive, moderate, or conservative track, depending on your risk tolerance and time horizon. Each portfolio features global diversification, tactical asset allocation, and utilizes the precision of low-cost passive SPDR ETFs.



Historically speaking, portfolios with higher allocations in bonds and money market securities tend to be less volatile than those with higher stock allocations. Less-volatile portfolios generally may not decline as far when markets go down, but they also may not appreciate in value as much when markets go up.

## Static Portfolios

Choose from 15 investment options to create your own personalized investment mix. Each Static Portfolio is invested in a single underlying ETF, giving you options across investment styles or asset classes, from equity to fixed income. You invest as you see fit, taking advantage of the diversity of options and the precision that SPDR ETFs offer.

SPDR S&P 500 ETF Trust Portfolio
SPDR S&P MidCap 400 ETF Trust Portfolio
SPDR S&P 600 Small Cap ETF Portfolio
SPDR S&P World ex-US ETF Portfolio
SPDR S&P International Small Cap ETF Portfolio
SPDR S&P Emerging Markets ETF Portfolio
SPDR S&P Emerging Markets Small Cap ETF Portfolio
SPDR Dow Jones REIT ETF Portfolio
SPDR Dow Jones International Real Estate ETF Portfolio
SPDR Barclays Capital Aggregate Bond ETF Portfolio
SPDR Barclays Capital TIPS ETF Portfolio
SPDR DB International Government Inflation-Protected Bond ETF Portfolio
SPDR Barclays Capital High Yield Bond ETF Portfolio
SPDR Barclays Capital Short Term Corporate Bond ETF Portfolio
SPDR Barclays Capital 1-3 Month T-Bill ETF Portfolio

## Savings Portfolio

The Savings Portfolio is a lower-risk, Federal Deposit Insurance Corporation (FDIC)-insured option for account owners seeking a conservative investment choice for their college savings. It is managed by Sallie Mae Bank. The Savings Portfolio invests 100% of its assets in the Sallie Mae High-Yield Savings Account (HYSA).\*

### The move: automatic and transparent

You are not required to do anything at the time of the transition; your assets will be automatically transferred to the new investment options according to the mapping strategy that follows. If, however, you would like to make a change to your investment strategy at a later date, you may choose to do so this year if you have not already made an investment exchange in 2012.\*\*

\* The HYSA is held in an omnibus savings account insured by the FDIC, which is held in trust by the Board of Trustees of the College Savings Plans of Nevada at Sallie Mae Bank. Contributions to and earnings on the investments in the Savings Portfolio are insured by the FDIC on a pass-through basis to each account owner up to \$250,000, the maximum amount set by federal law. The amount of FDIC insurance provided to an account owner is based on the total of (a) the value of an account owner's investment in the Savings Portfolio; and (b) the value of all other accounts held by the account owner at Sallie Mae Bank, as determined by Sallie Mae Bank and FDIC regulations.

\*\* Federal law limits exchanges between investment options in 529 plans (investment exchange) to once per calendar year — or whenever you change the account's designated beneficiary. Because the transition of the SSgA Upromise 529 Plan to new investment options is a program-initiated change, it will not be considered your annual investment exchange.

As you can see from the following tables, the new SSgA Upromise 529 portfolios offer asset allocation strategies and individual investment portfolios that are similar, but not identical, to your existing investments. At the time of the transition, your current assets (whether invested in Vanguard Age-Based or Custom Portfolios) will automatically map to the new investment options within the SSgA Upromise 529 that most closely match your current investments.

## Mapping Age-Based to College Date Portfolios

Existing Vanguard Age-Based Portfolio	New SSgA College Date Portfolios
Beneficiary born between 2011-2013	SSgA College 2030 Portfolio
Beneficiary born between 2008-2010	SSgA College 2027 Portfolio
Beneficiary born between 2005-2007	SSgA College 2024 Portfolio
Beneficiary born between 2002-2004	SSgA College 2021 Portfolio
Beneficiary born between 1999-2001	SSgA College 2018 Portfolio
Beneficiary born between 1996-1998	SSgA College 2015 Portfolio
Beneficiary born before 1996	SSgA College Today Portfolio

## Mapping Risk-Based Portfolios

Existing Portfolio	New SSgA Risk-Based Portfolios
Vanguard Aggressive Growth Portfolio	SSgA Aggressive Portfolio
Vanguard Growth Portfolio	SSgA Moderate Portfolio
Vanguard Moderate Growth Portfolio	SSgA Moderate Portfolio
Vanguard Conservative Growth Portfolio	SSgA Conservative Portfolio
Vanguard Income Portfolio	SSgA Conservative Portfolio

## Mapping Individual Portfolios

Existing Portfolio	New SSgA Static Portfolios
Vanguard 500® Index Portfolio	SPDR® S&P 500 ETF Trust Portfolio
Vanguard Total Bond Market Index Portfolio	SPDR Barclays Capital Aggregate Bond ETF Portfolio
Vanguard Interest Accumulation Portfolio	Savings Portfolio

Although they invest in ETFs and/or mutual funds, the SSgA Upromise 529 portfolios are not ETFs or mutual funds themselves. As an SSgA Upromise 529 account owner, you will own units of the portfolio, which are municipal fund securities, not shares of the ETFs or mutual funds.

The following table highlights other key transition dates and actions.

Key Dates	Action
Ongoing through April 16, 2012	Contact the Call Center at 1.800.587.7305 if you have questions regarding your account.
Close of trading on Thursday, April 12, 2012	Account owners may continue to make contributions and exercise all other rights with respect to their current Plan accounts until the close of trading on the New York Stock Exchange (normally 4:00 p.m. Eastern Time “ET”) (“Close of Trading”) on Thursday, April 12, 2012 (the “Cutoff Time”).
Close of trading on Thursday, April 12, 2012 through Sunday, April 15, 2012	Account owners will remain invested in the Plan, but will not be able to request any further transactions in the Plan accounts (including contributions, withdrawals, rollovers or exchanges). Your account will be subject to changes in market value during this period.
Friday, April 13, 2012	The transfer of assets from investment options managed by Vanguard to the new SSgA Upromise 529 Plan investment options and the Savings Portfolio, as applicable, begins after 4:00 p.m. ET using net asset values determined as of the Close of Trading.
Friday, April 13, 2012 through Sunday, April 15, 2012	The Plan website will not be available between 4:00 p.m. ET on Friday, April 13, 2012 through midday on Sunday, April 15, 2012 and you will not have access to your account between those times.
Sunday, April 15, 2012	On or about 12:00 p.m. ET on Sunday, April 15, 2012, online account access will become available at <b><a href="http://www.ssga.upromise529.com">www.ssga.upromise529.com</a></b> .
Monday, April 16, 2012	AIP contributions with a debit date of April 14 through April 16 will receive a trade date of Monday, April 16, 2012.
Monday, April 16, 2012	Transactions requested in good order after the Cutoff Time will be processed using market values of the Plan’s new investment options as of the Close of Trading on the later of Monday, April 16, 2012 or the business day the transaction request is received by the Plan.

We’re certain you’ll find that the enhancements offered by the SSgA Upromise 529 will make your college savings experience better than ever. We look forward to continuing to help make saving for college easy, including helping to ensure a smooth transition for our customers. If you have any questions about this transition, please visit **[www.ssga.upromise529.com](http://www.ssga.upromise529.com)**.

### **Electronic bank contributions will continue**

If you currently transfer money from your bank account to your Upromise College Fund account on a monthly or quarterly schedule, those transfers will continue after the transition.

### **Future contributions**

If you have not already performed an investment exchange in 2012 and would like to, you have until December 31, 2012 to do so. You can always choose any of the 25 new investment options for each future contribution.

### **Your account statements are coming**

Following the transition, your account statements will list your investments in the new investment options offered in the SSgA Upromise 529. If you have any questions about your statements, please call the SSgA Upromise 529 Client Service center at **1.800.587.7305**, 8 a.m. to 8 p.m. Eastern time.

### **Transition timeline**

Your account assets will begin transferring from the investment options managed by Vanguard to the new SSgA Upromise 529 investment options on Friday, April 13th. During this time, Vanguard will liquidate your current account balances and the new investment manager will reinvest those balances in the new investment options.

### **A final word**

Investing in the SSgA Upromise 529 is an important decision for you and your family. Please read and consider the Plan Description and Participation Agreement when you receive it. It contains further details about the SSgA Upromise 529 enhancements (along with risks, expenses, and other important information).

## **ADDITIONAL INFORMATION**

### **What is an Exchange Traded Fund (ETF)?**

An ETF is a collection of securities that tracks, and is intended to represent, the performance of a broad or specific segment of the market. They are similar to index mutual funds, possess the same trade flexibility of individual stocks and are listed on the major securities exchanges.

### **What are SPDR ETFs?**

SPDR ETFs are a comprehensive fund family of over 100 ETFs, spanning an array of international and domestic asset classes. Offered by SSgA, SPDR ETFs provide investors with the flexibility to select investments that are precisely aligned to their investment strategy. Recognized as the industry pioneer, State Street created the first ETF in 1993 (SPDR S&P 500 — Ticker SPY). Since then, they have sustained their place as an industry innovator through the introduction of many ground-breaking products, including first-to-market launches with gold, international real estate, international fixed income, and sector ETFs.



***For more information about the SSgA Upromise 529 Plan call 1-800-587-7305 or [www.ssga.upromise529.com](http://www.ssga.upromise529.com) after the transition to obtain a Plan Description and Participation Agreement. Investment objectives, risks, charges, expenses, and other important information are included in the Plan Description; read and consider it carefully before investing. Upromise Investments, Inc., Distributor.***

***If you are not a Nevada taxpayer, consider before investing whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.***

The SSgA Upromise 529 Plan (Plan) is administered by the Board of Trustees of the College Savings Plans of Nevada (Board), chaired by Nevada State Treasurer Kate Marshall. Upromise Investments, Inc (UII) serves as the Program Manager. UII will have overall responsibility for the day-to-day operations, including distribution of the Plan and provision of certain marketing services. State Street Global Advisors (SSgA) will serve as Investment Manager for the Plan except for the Savings Portfolio, which is managed by Sallie Mae Bank, and will also provide or arrange for certain marketing services for the Plan. The Plan's Portfolios will invest in either (i) Exchange Traded Funds and mutual funds offered or managed by SSgA or its affiliates; or (ii) a Federal Deposit Insurance Corporation (FDIC)-insured omnibus savings account held in trust by the Board at Sallie Mae Bank. Upromise, Inc., UII and Sallie Mae Bank are affiliates. Except for the Savings Portfolio, investments in the Plan are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of units will vary with market conditions. Investment returns will vary depending upon the performance of the Portfolios you choose. Except to the extent of FDIC insurance available for the Savings Portfolio, you could lose all or a portion of your money by investing in the Plan, depending on market conditions. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences. Upromise rewards is an optional service offered by Upromise, Inc., is separate from the SSgA Upromise 529 Plan, and is not affiliated with the State of Nevada. Terms and conditions apply to the Upromise service. Participating companies, contribution levels, and terms and conditions are subject to change at any time without notice. Upromise, Inc. is affiliated with Upromise Investments, Inc. and Sallie Mae Bank.

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**SUPPLEMENT DATED MARCH 2012 TO THE  
UPROMISE COLLEGE FUND 529 PLAN  
PLAN DESCRIPTION AND PARTICIPATION AGREEMENT  
DATED APRIL 2011**

**This Supplement describes important changes affecting the Upromise College Fund 529 Plan. Unless otherwise indicated, capitalized terms have the same meaning as those in the Plan Description.**

**Investment Management Change and Plan Name Change**

The Board of Trustees of the College Savings Plans of Nevada (the "Board") has voted to replace Vanguard as the investment manager of the Upromise College Fund 529 Plan with State Street Global Advisors ("SSgA"). The Plan will also be renamed the SSgA Upromise 529 Plan.

In conjunction with this change, all assets from the investment options managed by Vanguard ("Vanguard Investment Options") will be transferred to new investment options that will be managed by SSgA, with the exception of the Savings Portfolio, which will continue to be managed as a separate savings account by Sallie Mae Bank. Accordingly, after the close of business on or about April 13, 2012, it is anticipated that as directed by the Board and Upromise Investments (the "Program Manager"), the Vanguard Investment Options will be liquidated using net asset values determined as of the close of trading on the New York Stock Exchange (normally 4:00 p.m. Eastern time) ("Close of Trading") on that date and such assets will be transferred to the new investment options offered under the SSgA Upromise 529 Plan ("SSgA Portfolios") and to the Savings Portfolio, as applicable, that the Board believes most closely match your allocations among the Vanguard Investment Options (the "Transition"). The Board and the Program Manager have separately provided more details to Account Owners regarding the upcoming Transition, including information on the SSgA Portfolios.

The SSgA Portfolios into which the assets in the Vanguard Investment Options will transfer will have annual asset-based plan fees ranging from 0.33% to 0.57%, as of the Transition. In addition, other SSgA Portfolios will also be available for investment; these other Portfolios will have annual asset-based plan fees ranging from 0.36% to 0.89%. The Savings Portfolio will continue to have an annual asset-based plan fee of 0.29%. The annual asset-based plan fees for the SSgA Portfolios will be subject to fluctuation based on changes in the annual operating expenses associated with each Portfolio's Underlying Investments.

Federal law limits exchanges between investment options to once per calendar year—or whenever the Account Owner changes the Account's designated beneficiary. Because the Transition is a Plan-initiated change, it will not be considered an Account Owner's annual investment exchange. Please consult a qualified tax advisor for more information about the tax consequences of investment option changes that you initiate.

**Other Key Transition Actions and Suspension of Website**

Account Owners may continue to make contributions and exercise all other rights with respect to their current Plan accounts until the Close of Trading on Thursday, April 12, 2012 (the "Cutoff Time"). From and after the Cutoff Time until the Transition is completed, Account Owners will remain invested in the Plan but will not be able to request any further transactions in their Plan accounts. During this period, Account Owners will bear the risk of any investment loss and/or receive the benefit of any investment gain.

Transaction requests received in good order after the Cutoff Time will be processed using market values of the Plan's new investment options as of the Close of Trading on the later of Monday, April 16, 2012 or the business day the transaction request is received by the Plan. AIP contributions with a debit date of April 14 through April 16 will receive a trade date of Monday, April 16, 2012.

From 4:00 p.m. Eastern time on Thursday, April 12, 2012 until 4:00 p.m. Eastern time on Friday, April 13, 2012, the Plan website will be available for viewing only and Account Owners will not be able to request any transactions via the website. The Plan website will be unavailable starting from 4:00 p.m. Eastern time on Friday, April 13, 2012 until approximately noon Eastern time on Sunday, April 15, 2012, at which time the SSgA Upromise 529 Plan website is expected to be available for online Account access and transaction requests at [www.ssga.upromise529.com](http://www.ssga.upromise529.com). Client service representatives will be available during regular Plan hours (8:00 a.m. – 8:00 p.m. Eastern time, Monday through Friday) at 1-800-587-7305.

**Transfer of Vanguard Investment Options to SSgA Portfolios and the Savings Portfolio after the Transition**

At the time of Transition, Account Owners' current assets in the Vanguard Investment Options will automatically transfer to the SSgA Portfolio or the Savings Portfolio, as indicated below. Contributions directed into a Vanguard Investment Option following the Transition (including contributions made through the use of a form containing the names of the Vanguard Investment Option(s)) will be automatically directed to the corresponding SSgA Portfolio or the Savings Portfolio, as applicable.

If assets in your account are invested in a Vanguard Age-Based option and the designated beneficiary on the account was born in the years listed below:		Then those assets will be invested in the following SSgA Portfolio:
2011-2013	----->	SSgA College 2030 Portfolio
2008-2010	----->	SSgA College 2027 Portfolio
2005-2007	----->	SSgA College 2024 Portfolio
2002-2004	----->	SSgA College 2021 Portfolio
1999-2001	----->	SSgA College 2018 Portfolio
1996-1998	----->	SSgA College 2015 Portfolio
Designated Beneficiary born before 1996	----->	SSgA College Today Portfolio

If assets in your account are invested in the following Custom Portfolio:		Then those assets will be invested in the following Portfolio:
Vanguard Aggressive Growth Portfolio	----->	SSgA Aggressive Portfolio
Vanguard Growth Portfolio	----->	SSgA Moderate Portfolio
Vanguard Moderate Growth Portfolio	----->	SSgA Moderate Portfolio
Vanguard Conservative Growth Portfolio	----->	SSgA Conservative Portfolio
Vanguard Income Portfolio	----->	SSgA Conservative Portfolio
Vanguard 500 Index Portfolio	----->	SPDR S&P 500 ETF Trust Portfolio
Vanguard Total Bond Market Index Portfolio	----->	SPDR Barclays Capital Aggregate Bond ETF Portfolio
Vanguard Interest Accumulation Portfolio	----->	Savings Portfolio

**The following SSgA Portfolios will also be available for investment following the Transition:**

SPDR S&P MidCap 400 ETF Trust Portfolio  
SPDR S&P 600 Small Cap ETF Portfolio  
SPDR S&P World ex-US ETF Portfolio  
SPDR S&P International Small Cap ETF Portfolio  
SPDR S&P Emerging Markets ETF Portfolio  
SPDR S&P Emerging Markets Small Cap ETF Portfolio  
SPDR Dow Jones REIT ETF Portfolio  
SPDR Dow Jones International Real Estate ETF Portfolio  
SPDR Barclays Capital TIPS ETF Portfolio  
SPDR DB International Government Inflation-Protected Bond ETF Portfolio  
SPDR Barclays Capital High Yield Bond ETF Portfolio  
SPDR Barclays Capital Short Term Corporate Bond ETF Portfolio  
SPDR Barclays Capital 1-3 Month T-Bill ETF Portfolio

The Plan will send Account Owners a confirmation of assets transitioned shortly after the Transition. An updated Plan Description containing the investment strategies, investment risks, and fees and expenses for the SSgA Portfolios will be provided to Account Owners, and will be available after the Transition is completed.

*The following replaces footnote 3 on page 23 of the Plan Description:*

The Annual Account Maintenance Fee is charged annually to an account during the month in which the anniversary date of the opening of the account occurs, beginning 12 months after an account is opened. The Annual Account Maintenance Fee will be waived if: (i) either the Account Owner or the designated beneficiary has a Nevada permanent address or Nevada mailing address on file with the Plan; or (ii) the Account Owner is invested in the Savings Portfolio at the time the Annual Account Maintenance Fee is assessed.

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